

Debtor 1 Benjamin Charles Barrett

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Georgia  
(State)

Case number 16-30936-JPS

## Form 4100R

**Response to Notice of Final Cure Payment**

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

**Part 1: Mortgage Information**

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust Court claim no. (if known): 3

Last 4 digits of any number you use to identify the debtor's account: 5758

Property address: 125 Mountain Court  
Number Street

Covington, GA 30016  
City State ZIP Code

**Part 2: Prepetition Default Payments**

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

**Part 3: Postpetition Mortgage Payment**

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 01 / 2020  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

   /   /     
MM / DD / YYYY

Debtor 1 Benjamin Charles Barrett  
First Name Middle Name Last Name

Case number (if known) 16-30936-JPS

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

  
Signature

Date 11, 17, 2020

Print Raymond Vauderrama Jr  
First Name Middle Name Last Name

Title ASST VICE PRESIDENT

Company BS7 FINANCIAL SERVICES

If different from the notice address listed on the proof of claim to which this response applies:

Address \_\_\_\_\_  
Number Street

City State ZIP Code

Contact phone (\_\_\_\_) \_\_\_\_-\_\_\_\_

Email \_\_\_\_\_

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that a true and correct copy of the foregoing was sent (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, and (3) via the United States Postal Service to all other interested parties at their addresses shown below.

Camille Hope, Esq.  
Chapter 13 Trustee  
Via Electronic Notice

William Rhymer, Esq.  
Attorney for Debtor  
Via Electronic Notice

Benjamin Charles Barrett  
125 Mountain Court  
Covington, GA 30016-7107

This 18<sup>th</sup> day of November, 2020.

/s/ Marc E. Ripps  
Marc E. Ripps  
Georgia Bar No. 606515

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